

<i>SERFF Tracking Number:</i>	<i>MUTM-127855016</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>United of Omaha Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>50392</i>
<i>Company Tracking Number:</i>	<i>KELLY KRUMWIED</i>		
<i>TOI:</i>	<i>LTC06 Long Term Care - Other</i>	<i>Sub-TOI:</i>	<i>LTC06.000 Long Term Care - Other</i>
<i>Product Name:</i>	<i>Individual Annuity with Long Term Care Advertising - LC6664_1111</i>		
<i>Project Name/Number:</i>	<i>Individual Annuity with Long Term Care Advertising /LC6664_1111</i>		

Filing at a Glance

Company: United of Omaha Life Insurance Company

Product Name: Individual Annuity with Long SERFF Tr Num: MUTM-127855016 State: Arkansas

Term Care Advertising - LC6664_1111

TOI: LTC06 Long Term Care - Other

SERFF Status: Closed-Filed

State Tr Num: 50392

Sub-TOI: LTC06.000 Long Term Care - Other

Co Tr Num: KELLY KRUMWIED

State Status: Filed-Closed

Filing Type: Advertisement

Reviewer(s): Donna Lambert

Author: Kelly Krumwied

Disposition Date: 12/05/2011

Date Submitted: 12/05/2011

Disposition Status: Filed

Implementation Date Requested:

Implementation Date: 01/05/2012

State Filing Description:

General Information

Project Name: Individual Annuity with Long Term Care Advertising

Status of Filing in Domicile:

Project Number: LC6664_1111

Date Approved in Domicile:

Requested Filing Mode:

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Individual Market Type:

Overall Rate Impact:

Filing Status Changed: 12/05/2011

State Status Changed: 12/05/2011

Deemer Date:

Created By: Kelly Krumwied

Submitted By: Kelly Krumwied

Corresponding Filing Tracking Number:

Filing Description:

NAIC #: 261-69868

FEIN #: 47-0322111

United of Omaha Life Insurance Company

Individual Annuity with Long-Term Care Advertising

LC6664_1111

Enclosed for review by your Department is a copy of the above-captioned advertising. The form is new and is not intended to replace any previously approved form. It will be used with appropriate approved forms in your state.

We request that any copy printed in brackets be considered variable. A Memorandum of Variable Material describing the variable items is attached.

SERFF Tracking Number: MUTM-127855016 State: Arkansas
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The product advertised is a single premium deferred annuity with a long-term care insurance rider.

Thank you for the review of this filing.

Sincerely,

Corporate Compliance and Ethics Division
For Questions, please contact Carly Cole
Phone: 402-351-2476; Fax: 402-351-5298
E-mail: advfilings@mutualofomaha.com

kk

Company and Contact

Filing Contact Information

Carly Cole, Product & Advertising Compliance carly.cole@mutualofomaha.com
Consultant

Mutual of Omaha 402-351-2476 [Phone]
Mutual of Omaha Plaza 402-351-5298 [FAX]
Omaha, NE 68175

Filing Company Information

United of Omaha Life Insurance Company	CoCode: 69868	State of Domicile: Nebraska
Mutual of Omaha Plaza	Group Code: 261	Company Type: Life Insurance
Omaha, NE 68175	Group Name:	State ID Number:
(402) 351-6910 ext. [Phone]	FEIN Number: 47-0322111	

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation:

SERFF Tracking Number: *MUTM-127855016* *State:* *Arkansas*
Filing Company: *United of Omaha Life Insurance Company* *State Tracking Number:* *50392*
Company Tracking Number: *KELLY KRUMWIED*
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Per Company: *No*

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
United of Omaha Life Insurance Company	\$50.00	12/05/2011	54242567

SERFF Tracking Number: *MUTM-127855016* *State:* *Arkansas*
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Donna Lambert	12/05/2011	12/05/2011

SERFF Tracking Number: *MUTM-127855016* *State:* *Arkansas*
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Disposition

Disposition Date: 12/05/2011

Implementation Date: 01/05/2012

Status: Filed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Variable Material for Advertising Form	Filed	Yes
Form	Sales Sheet	Filed	Yes

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Form Schedule

Lead Form Number: LC6664_1111

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 12/05/2011 11	LC6664_11	Advertising	Sales Sheet	Initial		0.000	LC6664_1111.pdf



Self-Funding of Long-Term Care Expenses

While self-funding is an option, drawing income for everyday living and covering long-term care expenses can quickly deplete your savings. The chart below shows how \$500,000 in retirement plan assets can be depleted when long-term care expenses are self-funded.

	Assets at Beginning of Year	Net Interest Earnings	Income Needs	LTC Expenses	Assets at End of Year
Year 1	\$500,000	\$30,000	-\$30,000	-\$87,729	\$412,271
Year 2	\$412,271	\$24,736	-\$30,900	-\$92,115	\$313,992
Year 3	\$313,992	\$18,840	-\$31,827	-\$96,721	\$204,283
Year 4	\$204,283	\$12,257	-\$32,782	-\$101,557	\$82,201
Year 5	\$82,201	\$4,932	-\$33,765	-\$106,635	-\$53,567
Year 6	-\$53,267	Depleted	Depleted	Depleted	Depleted

The LTC expenses is from the Mutual of Omaha Cost of Care Survey conducted by Univita. It assumes net interest earnings after tax of 6%, inflation of 3% per year, and increase of LTC expenses of 5% per year. These hypothetical expenses may not be representative of the costs you may incur.

Annuities are underwritten by United of Omaha Life Insurance Company, Mutual of Omaha Plaza, Omaha, NE 68175. [1-800-775-6000]

This is a solicitation of insurance. Not available in all states. Coverage may vary by state. For costs and further details of the coverage, including exclusions, any reductions or limitations and terms under which the policy may be continued in force, see your agent or write to the company. Contract forms B420LNA07P, B439LNA07R, B422LNA07R, B440LNA07R or state equivalent (in ID, B567LID07P, B539LID07R, B422LNA07R, B440LNA07R; in NC, C084LNC08P, B548LNC07R, B996LNC07R, C520LNC08R; in OK, B564LOK07P, B532LOK07R, B422LNA07R, B440LNA07R).

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Supporting Document Schedules

		Item Status:	Status
			Date:
Satisfied - Item:	Variable Material for Advertising Form	Filed	12/05/2011
Comments:			
Attachment:			
VM-LC6664_1111.pdf			

VARIABLE MATERIAL FOR ADVERTISING FORM LC6664_1111

The following information in the aforementioned advertisement is bracketed to denote variable material.

Section

**Bottom of page after address
[1-800-775-6000]**

Explanation

**The phone number is variable incase it
changes in the future.**